

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
HATTIESBURG DIVISION**

In re:

CELINE MARIE PORCIELLO

Debtor(s)

Case No. 24-50507 KMS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Rawlings, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/08/2024.
- 2) The plan was confirmed on 10/18/2024.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/06/2025.
- 5) The case was dismissed on 05/30/2025.
- 6) Number of months from filing or conversion to last payment: 14.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,105.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,700.77
Less amount refunded to debtor	\$208.77

NET RECEIPTS: **\$2,492.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$858.01
Court Costs	\$0.00
Trustee Expenses & Compensation	\$152.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,010.61**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST FRANKLIN FINANCIAL CORP	Unsecured	1,469.00	1,574.88	1,574.88	0.00	0.00
1ST FRANKLIN FINANCIAL CORP	Unsecured	NA	1,596.31	1,596.31	0.00	0.00
CASH ON HAND	Unsecured	240.00	NA	NA	0.00	0.00
CASH ON HAND	Unsecured	650.00	NA	NA	0.00	0.00
CHIME / STRIDE BANK	Secured	109.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	620.00	NA	NA	0.00	0.00
HARBOR LOANS OF PETAL	Secured	890.00	938.09	938.09	0.00	0.00
LEND NATION	Unsecured	1,202.81	NA	NA	0.00	0.00
LENDMARK FINANCIAL SERVICES LI	Secured	6,501.00	7,247.36	4,819.50	418.37	439.82
LENDMARK FINANCIAL SERVICES LI	Unsecured	NA	0.00	2,427.86	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	698.00	698.38	698.38	0.00	0.00
MISSISSIPPI DEPARTMENT OF REVEN	Priority	399.00	399.00	399.00	0.00	0.00
PANTHER CREDIT	Unsecured	NA	0.00	1,130.04	0.00	0.00
PANTHER CREDIT	Secured	3,142.00	2,880.04	1,750.00	151.92	159.68
PERSONAL FINANCE	Secured	2,721.00	0.00	1,750.00	151.92	159.68
PERSONAL FINANCE	Unsecured	NA	0.00	778.55	0.00	0.00
Preferred Credit	Secured	3,323.00	NA	NA	0.00	0.00
SMCS	Unsecured	94.00	NA	NA	0.00	0.00
SUNBELT FEDERAL CREDIT UNION	Unsecured	39.00	NA	NA	0.00	0.00
SUNBELT FEDERAL CREDIT UNION	Unsecured	38.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Unsecured	671.00	NA	NA	0.00	0.00
WORLD FINANCE	Secured	307.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,819.50	\$418.37	\$439.82
All Other Secured	\$4,438.09	\$303.84	\$319.36
TOTAL SECURED:	\$9,257.59	\$722.21	\$759.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$399.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$399.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$8,206.02	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,010.61</u>	
Disbursements to Creditors	<u>\$1,481.39</u>	
TOTAL DISBURSEMENTS :		<u>\$2,492.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/07/2025

By: /s/ David Rawlings

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.